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APPLICATION NO.	DEMAILED DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/848,862	05/20/2004	Reno Fiedler		6954
7590	09/08/2004			EXAMINER
Reno Fiedler 11303 E Prince Rd Tucson, AZ 85749			ST CYR, DANIEL	
			ART UNIT	PAPER NUMBER
			2876	

DATE MAILED: 09/08/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

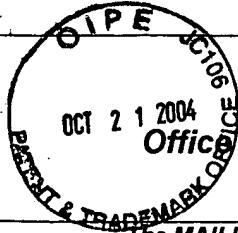
To Whom It May Concern,

I am enclosing your communication to access the changes that have been made to the patent application. Your requested changes have been highlighted in your "Detailed Action" description. The appropriate corrections have been made and a new copy has been included.

Thank you,

Reno Fiedler

Reno Fiedler



## Office Action Summary

	Application No.	Applicant(s)
	10/848,862	FIEDLER ET AL
	Examiner Daniel St.Cyr	Art Unit 2876

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 2 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) Responsive to communication(s) filed on 20 May 2004.
- 2a) This action is FINAL.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) Claim(s) 1-11 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) \_\_\_\_\_ is/are rejected.
- 7) Claim(s) 1-11 is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

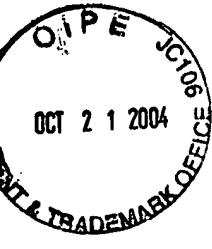
### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) All    b) Some \* c) None of:
    1. Certified copies of the priority documents have been received.
    2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |  |
|--|--|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)<br>2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)<br>3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____. | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____.<br>5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)<br>6) <input type="checkbox"/> Other: _____. |
|--|--|

**DETAILED ACTION**

1. This application is in condition for allowance except for the following formal matters:

***Claim Objections***

2. Claims 1 and 11 are objected to because of the following informalities:

Claim 1 lines 12-17, "a" before "map" should be changed to --the--, line 18,  
"Above maps" should be changed to --the map is--, and line 20 should be deleted.

Claim 11, line 4, "as summarized in claims 1- through 4" should be deleted

Appropriate correction is required.

***Allowable Subject Matter***

3. Claims 1-11 would be allowable if rewritten or amended to overcome the objection in claims 1 and 11 set forth in this Office action.

4. The following is a statement of reasons for the indication of allowable subject matter: Although the prior art of record and prior known in the art provides geographical information in a bill statement, merchant information, etc., the prior art fails to disclose or fairly suggest providing a map for representing the geographical information, wherein the information is summarized by reference points indicating transaction amount, local area transactions, weekday transactions, etc. These limitations in conjunction with other limitations in the claims were not shown or known by the prior art.

Prosecution on the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

A shortened statutory period for reply to this action is set to expire **TWO MONTHS** from the mailing date of this letter.

***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Pickering, US Patent No. 5,684,965. Helmering, US Patent No. 5,963,922. Schlect et al, US Patent No. 6,035,285. Nethery, US Patent No. 6,070,798.

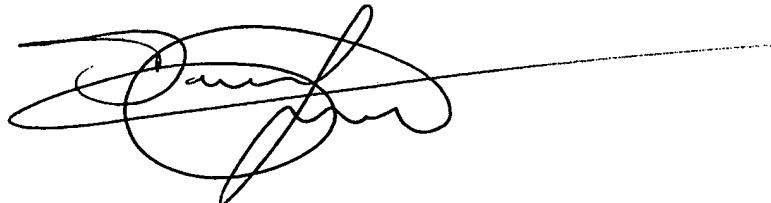
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel St.Cyr whose telephone number is 571-272-2407. The examiner can normally be reached on Mon-Fri.

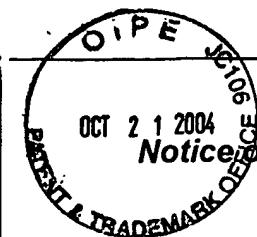
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Daniel St.Cyr  
Primary Examiner  
Art Unit 2876

DS  
September 3, 2004

A handwritten signature in black ink, appearing to read "Daniel St.Cyr", is positioned over a horizontal line. The signature is fluid and cursive, with a large, stylized "D" at the beginning.



## Notice of References Cited

Application/Control No.

10/848,862

Applicant(s)/Patent Under

Reexamination

FIEDLER ET AL.

Examiner

Daniel St.Cyr

Art Unit

2876

Page 1 of 1

### U.S. PATENT DOCUMENTS

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
A	US-5,684,965	11-1997	Pickering, Richard E.	705/34
B	US-5,963,922	10-1999	Helmering, Paul F.	705/35
C	US-6,035,285	03-2000	Schlect et al.	705/30
D	US-6,070,798	06-2000	Nethery, Kee	235/462.01
E	US-			
F	US-			
G	US-			
H	US-			
I	US-			
J	US-			
K	US-			
L	US-			
M	US-			

### FOREIGN PATENT DOCUMENTS

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
N					
O					
P					
Q					
R					
S					
T					

### NON-PATENT DOCUMENTS

*	Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)		
U			
V			
W			
X			

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)

Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.